



SYLLABUS

Name of Institution: Mahidol University International College (MUIC)
Division: Business Administration Division

GENERAL INFORMATION

1. Course Code and Course Title

Thai	ICGS 105 / ICGE 142 การบริหารการเงินส่วนบุคคล
English	ICGS 105 / ICGE 142 Personal Financial Management

2. Number of Credits: 4 credits (4-0-8) for MUIC, 3 credits (3-0-6) for MIDS

3. Credit Hours/Term

Lecture or Other In-class Activity Hours	Laboratory/ Field Trip/ Internship Hours	Self-Study Hours
48	0	96

4. Degree: Undergraduate degree programs, as General Education course, BBA students can take this course as a “Free elective”

5. Faculty Members:

Main Lecturer: Asst. Prof. Dr. Benjalux Sakunasingha (benjalux.sak@mahidol.edu)
Co-Lecturers: Mr. Teradej Dejrangsi (solitino.leptonic@gmail.com)
Dr. Sirithida Chaivisuttangkun (sirithida.cha@mahidol.edu)
Class Schedule: Tuesday & Thursday (8.00-9.50 and 10.00-11.50)
Office: 4th floor, BA Division, A-Building, MUIC
Office Hours: By appointment

6. Trimester/Academic Year: TBD

7. Pre-requisites: Not required, but background in Mathematics is helpful.

DESCRIPTION AND OBJECTIVES

1. Course Description (Personal Financial Management)

Thai	การบริหารการเงินและการลงทุนส่วนบุคคล กระบวนการวางแผนการเงิน การวางแผนงบประมาณ การอ่านงบประมาณการเงิน การวางแผนการจัดการภาษี การบริหารเงินสดและการออม การวางแผน การลงทุน การวางแผนการลงทุนในตลาดหุ้นและกองทุน การตัดสินใจซื้อบ้านและยานพาหนะ ประกันชีวิต การปกป้องทรัพย์สิน การวางแผนเกษียณอายุ
English	Personal finance and investment, financial planning process, financial statements and budgets, tax preparation, cash and savings management, investment planning, investing in stocks and mutual funds, making automobile and housing decisions, life insurance, protecting the property, retirement planning.

2. Course Objectives and Expected Learning Outcome

After completing the course, students are expected to:

- understand basic knowledge needed for personal financial management
- be able to set goals and to develop personal financial plan
- select appropriate investment vehicles available in the financial markets

Expected outcome on students' skill and knowledge

By participating in assignments and activities related to the learned concepts and workshops, students will possess the analytical thinking skills in order to plan and manage personal finance and investment that are suitable for personal needs and goals.

TEACHING MATERIAL AND RESOURCE

1. Required Reference List (Main textbook)

- Madura, Jeff. (2019). *Personal Finance*. 7th ed. Pearson. ISBN-13: 978-0134989969

2. Recommended Reference List

- Altfest L.J (2007) "Personal Finance Planning" McGraw-Hill (ISBN: 007-2536403)
- Cheng L., Leung T.Y. and Wong Y.H. (2008) "Financial Planning & Wealth Management" 1st edition. McGraw-Hill. (ISBN-13: 978-0071249843)
- Garman, E.T. & Forgue, R.E. (2010) "Personal Finance" International Edition 10th ed. South-Western (ISBN 978-1439039038)
- Joehnk M.D., Billingsley R., and Gitman L.J. (2011) "Planning your personal Finances" International Edition 12th ed., South-Western (ISBN 978-1439044483)
- Madura J. (2011) "Personal Finance" 4th edition. Prentice Hall/Pearson Education (ISBN-13: 978-0136117001)
- รัชนีกร วงศ์จันทร์ (2553), "การบริหารการเงินส่วนบุคคล" ตลาดหลักทรัพย์แห่งประเทศไทย (ISBN: 978-6167227184)
- The Stock Exchange of Thailand website : <http://www.set.or.th/set/education/html.do?name=begin&showTitle=F>
- The Thai Bond Market Association (Thai BMA) website: <http://www.thaibma.or.th/EN/Education/Default.aspx#>
- Thai Revenue Department website : http://www.rd.go.th/publish/index_eng.html

TEACHING AND EVALUATION PLANS

1. Teaching Plan (Tuesday, and Thursday) / On Campus classes

Week & Date	Topics	Hrs	Teaching methods/multimedia	Lecturers
Week 1 / Jan 10 & 12, 2023	(Ch.1 & Ch.2) Introduction to Personal Finance; Financial goal setting; Personal life cycle and risk profile	4	Power point In-class discussion	Benjalux
Week 2 / Jan 17 & 19	(Ch.3) 6 Steps in personal financial planning; Earning plan, saving plan, and consumption plan (Ch.4) Financial Statements and ratios	4	Power point In-class discussion and exercise	Benjalux
Week 3 / Jan 24 & 26	(Ch.4) Financial Statements and ratios (continue) (Ch.5 part 1) Time Value of Money	2 2	Power point, In-class discussion and exercise	Benjalux & Sirithida
Week 4 / Jan 31 & Feb 2	(Ch.5 part 1) Time Value of Money (continue)	4	Power point, In-class exercise	Sirithida
Week 5 / Feb 7 & 9	(Ch.5 part 2) Retirement Planning	4	Power point In-class discussion, and exercise	Benjalux
Week 6 / Feb 14 & 16	(Ch.6) Insuring Your Life, and Protecting Your Property	4	Power point, In-class discussion and exercise	Benjalux
Week 7 / Feb 21	(Ch.7) Estate Planning	2	Power point, In-class discussion and exercise	Benjalux
Midterm Exam (February 24, 2023 / 18.00-19.50)				
Week 8 / Feb 28 & Mar 2	Preparing Your Taxes (basic)	4	Power point In-class discussion	Teradej
Week 9 / Mar 7 & 9	Investing in Bonds	4	Power point In-class discussion	Teradej
Week 10 / Mar 14 & 16	Investing in Stocks	4	Power point In-class discussion	Teradej
Week 11 / Mar 21 & 23	Investing in Mutual Funds	4	Power point In-class discussion	Teradej
Week 12 / Mar 28 & 30	Other alternative investments	4	Power point In-class discussion	Teradej
Final Exam (April 3, 2023 / 18.00-19.50)				

Important: Student is responsible to download all course learning materials and/or assignments from MUIC E-learning. For assistance in E-learning, contact K.Kanoon (พี่ขุ่น) , Education Technology (MUIC old building, 4th floor), or e-mail at: yubol.boo@mahidol.edu


2. Evaluation Plan

Methods/Activities	Date	Percentage
Attendance / Participation / In-class exercises	Check randomly throughout the term	5% before midterm 5% before final
Assignment #1 Complete all E-learning exercises for Ch.1-7 and submit within time.	Feb 9, Feb 16, Feb 23	10%
Midterm exam*	February 24	35%
Assignment #2 Stock, bond	TBA by Lecturer: Teradej	5%
Assignment #3 Mutual fund and alternative investment	TBA by Lecturer: Teradej	5%
Final exam*	April 3	35%
* Exam dates, TBA during 1 st class.	-	-
TOTAL		100%

3. Course Assessment

Passing grade → “D” (60% and above)

Grade	Score (%)
A	90-100
B+	85-89
B	80-84
C+	75-79
C	70-74

Grade	Score (%)
D+	65-69
 D	60-64
F	Below 60
I	Incomplete
W	Withdraw

COURSE POLICY:

- There will be NO extra exercise/assignment to pass this course.
- Student must bring a calculator when come to class. Calculator on mobile phone or tablet PC is not permitted, unless lecturers give permission. If use without lecturer’s permission, it will be considered as violating the examination policy of the College.
- There will be no change of grade after the submission of final score and grade through the OAA. Do your best during the term, and do not wait until it is too late.
- According to “Student Handbook” under the policy of classroom, students are required to have at least “80%” class attendance to be eligible to take the final examination.
- Any kind of academic dishonesty, such as cheating in the exams, or copying someone’s work, will not be compromised. Students who are considered to have engaged in academic dishonesty will be recommended for an **“F”** in this course.
- Students must strictly comply to MUIC code of conduct, and MU regulations regarding academic policies written in the MUIC student handbook.

OTHER INFORMATION

-- Additional information will be informed during the term, if necessary--